

# POINT POOLING LOYALTY SYSTEM AND METHOD

## Abstract

The invention facilitates pooling, gifting or transferring of geographic area loyalty points between accounts. The invention also facilitates a transfer of geographic area loyalty points from a consumer account associated with a sponsoring company to a consumer account associated with a host company. The invention may also facilitate gifting of loyalty points to charitable organizations on a recurring basis, wherein the gifting may transfer any portion of geographic based points to various charities. The system may also convert the geographic area loyalty points to a monetary value, thereby allowing the points to be donated to a charity such that the donation appears to be a monetary value donation to the charity.